

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
MidFirst Bank

In Re:
Edward A. Tirpak,

Debtor.



Order Filed on May 16, 2018 by
Clerk, U.S. Bankruptcy Court -
District of New Jersey

Case No.: 17-17631-SLM

Adv. No.:

Hearing Date: 3/14/18 @ 9:00 a.m..

Judge: Stacey L. Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: May 16, 2018

A handwritten signature in cursive script, reading "Stacey L. Meisel".

Honorable Stacey L. Meisel
United States Bankruptcy Judge

(Page 2)

Debtor: Edward A. Tirpak

Case No: 17-17631-SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1 Elaine Court, Randolph, NJ 07869, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and John A. Lipowski, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 19, 2018, the total amount due to payoff the loan in full is \$250,671.48; and

It is further **ORDERED, ADJUDGED and DECREED** that the Lien is to be paid off in full within the plan in accordance by June 1, 2018 with the terms of the Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments, adequate protection payments, or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property, if Lien is not paid in full by June 1, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor is to maintain all post-petition escrow items including taxes and insurance; if same become delinquent, Secured Creditor can advance for escrow items, file a post-petition fee notice, and file a motion for relief if need be; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Edward A. Tirpak
Debtor

Case No. 17-17631-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2018.

db +Edward A. Tirpak, 1 Elaine Court, Randolph, NJ 07869-4725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas A. Cole on behalf of Creditor Douglas Arthur Cole douglascoleesq@att.net
John A. Lipowski on behalf of Debtor Edward A. Tirpak jall1001@aol.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer
Services ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com
TOTAL: 10